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Attorneys for Defendant
CashCall, Inc.

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

KRISTA O'DONOVAN and EDUARDO
DE LA TORRE, individually and on behalf
of all others similarly situated,

Plaintiff,

vs.

CASHCALL, INC., a California
corporation, and DOES 1 through DOE 50,
inclusive,

Defendants.

Case No. C 08-03174 MEJ

DECLARATION OF ETHAN POST IN
SUPPORT OF CASHCALL, INC.'S MOTION
FOR SUMMARY JUDGMENT ON
CONDITIONING CLAIM

[Filed Concurrently with:

- (1) Motion for Summary Judgment;
- (2) Separate Statement of Facts;
- (3) Declaration of Daniel H. Baren;
- (4) Declaration of John Fuller;
- (5) Declaration of Hilary Holland;
- (6) Declaration of Delbert O. Meeks;
- (7) Declaration of Brad W. Seiling;
- (8) Request for Judicial Notice; and
- (9) Notice of Lodging.]

Date: November 21, 2013

Time: 10:00 a.m.

Place: Courtroom B

Judge: Hon. Maria-Elena James

DECLARATION OF ETHAN POST

I, Ethan Post, declare and state as follows:

1. I am the Principal Architect for CashCall, Inc. ("CashCall") and have been employed by CashCall since October 2003. In my role as Principal Architect, I am responsible for the design of company software and am one of the individuals responsible for the configuration and content on CashCall's website. I have personal, first-hand knowledge of the matters stated herein, and, if called upon to do so, I could and would competently testify thereto.

2. I understand that the Court has certified a class in this case consisting of California residents who took out loans of \$2,500-\$2,600 and had an interest rate of at least 90% between June 30, 2004 and July 10, 2011 (the "Unconscionability Class"). I will refer to the period of June 30, 2004 and July 10, 2011 as the "Unconscionability Class Period." Although the Class period begins on June 30, 2004, CashCall did not begin making loans at interest rates above 90% until August 2005.

3. During the Unconscionability Class Period, CashCall made a total of 135,288 loans to individuals residing in California with interest rates in excess of 90%. That figure includes 1,440 loans in the amount of \$5,075 that charged interest above 90% (the interest rate on CashCall's \$5,075 loans was increased from below 90% to 115% on September 27, 2010).

4. Of the 135,288 loans in the Unconscionability Class, 58,857 (43.5%) were paid off prior to the loan maturity date. In fact, 5,651 loans in the class were paid off in the first month (by the first payment due date or 15 days thereafter), and 23,728 were paid off within six months (by the sixth payment due date or 15 days thereafter). Of the loans in the class that were paid off without a modification of loan terms, only 8,858 went to or beyond the loan maturity date. This information is accurate as of October 16, 2013.

5. As of October 16, 2013, a total of 29,039 (21.5%) members of the Unconscionability Class had taken out more than one CashCall loan, and 9,805 had taken out three or more loans. In fact, two class members each took out 22 CashCall loans during the class period. CashCall has never allowed borrowers to maintain more than one CashCall loan at a

1 time; rather, a borrower must always repay an existing CashCall loan before taking out another
2 loan. Likewise, CashCall has never allowed borrowers to repay a CashCall loan with another
3 CashCall loan.

4 6. As of October 16, 2013, CashCall had modified 40,156 of the loans in the
5 Unconscionability Class. A loan modification means an agreed-upon change to the original loan
6 terms once the loan is under way. There are various reasons for modifications, including (1) to
7 help a borrower defer payments if unable to pay for a certain finite period of time (which would
8 extend the loan maturity), (2) to lower the interest rate, or (3) to lower the amount of the
9 outstanding principal. A modification often results in an extension of the maturity of the loan.

10 7. As CashCall's Principal Architect, I am familiar with the changes CashCall has
11 made to its web site. One such change relates to CashCall's disclosure of the interest rates on
12 available loan products. Initially, CashCall did not show its rates on its website. At that time,
13 CashCall only offered one loan product.

14 8. Beginning in approximately March 8, 2006, the home page of CashCall's website
15 included a link to a designated rates page, which included all of the loan products CashCall
16 offered (different loan amounts) and their corresponding interest rates. Since March 2006 (with
17 one exception), there has always been a link to the rates page prominently displayed on
18 CashCall's website, but its location has varied: at times it was located in the middle of the home
19 page, at others it appeared at its current location at the top of every web page. The one exception
20 is that the rates were not displayed anywhere on our website from September 1, 2006 through
21 November 29, 2006.

22 9. Since November 29, 2006, the rates page link has appeared at the top of every
23 page of CashCall's website, including the secure pages that borrowers would have to access
24 during the loan signing process.

25 10. Attached hereto as Exhibit A is a true and correct copy of all of the pages from
26 CashCall's website as it existed at the time Krista O'Donovan applied for her loan.

27 11. Attached hereto as Exhibit B is a true and correct copy of all of the pages from
28 CashCall's website as it existed at the time Eduardo de la Torre applied for his loan.

12. Attached hereto as Exhibit C is a true and correct copy of all of the pages from CashCall's website as it existed at the time Lori Saysourivong applied for her loan.

13. Attached hereto as Exhibit D is a true and correct copy of an exemplar of CashCall's website from 2005 (prior to the date any of these individuals applied for a loan.)

14. Attached hereto as Exhibit E is a true and correct copy of an exemplar of CashCall's website from 2007 (after each of these individuals applied for her loan).

15. Beginning on August 18, 2005 (when it raised the interest rate on its \$2,600 loans to 96%), CashCall added the following language to promissory notes in all caps, bolded, large font:

**THIS LOAN CARRIES A VERY HIGH INTEREST RATE.
YOU MAY BE ABLE TO OBTAIN CREDIT UNDER MORE
FAVORABLE TERMS ELSEWHERE. EVEN THOUGH
THE TERM OF THE LOAN IS 42 MONTHS, WE
STRONGLY ENCOURAGE YOU TO PAY OFF THE LOAN
AS SOON AS POSSIBLE. YOU HAVE THE RIGHT TO
PAY OFF ALL OR ANY PORTION OF THE LOAN AT ANY
TIME WITHOUT INCURRING ANY PENALTY. YOU
WILL, HOWEVER, BE REQUIRED TO PAY ANY AND
ALL INTEREST THAT HAS ACCRUED FROM THE
FUNDING DATE UNTIL THE PAYOFF DATE.**

16. The first page of the promissory note has always displayed and disclosed items such as the amount of the annual percentage rate ("APR"), the loan amount, and the term of the loan, each of which is required by the Truth in Lending Act ("TILA"). Since October 2003, the information disclosed in the TILA Box – which includes the APR, total amount of payments and the amount financed – has been printed in bold and in larger font.

17. After a borrower electronically signs a promissory note, CashCall funds the loan by depositing the loan proceeds into the borrower's bank account. After funding, CashCall sends the borrower an email attaching a settlement statement, which includes the same information

1 about the loan – APR, total payments, amount financed and monthly payments – that is included
2 in the promissory note.

3 18. Prior to August 27, 2008, borrowers could access an amortization schedule –
4 which lists every payment they would make to pay the loan in full, including the portion of each
5 payment that would go to principal and the portion that would go to interest – online after their
6 loan funded.

7 19. Beginning on August 27, 2008, approved borrowers who logged in to the website
8 to sign the promissory note were first given the option to view the amortization schedule.

9 20. Beginning on August 5, 2009, CashCall again enhanced its pre-signing
10 disclosures. After this date, on the promissory note itself, the borrower is required to check a
11 signature box stating “YOU CERTIFY THAT YOU HAVE READ AND UNDERSTAND THE
12 AMORTIZATION SCHEDULE ON THIS LOAN. Click here to view”, and the word “here” is a
13 link that opens a new browser window displaying the amortization schedule.

14 21. As of October 16, 2013, a total of 60,981 loans in the Unconscionability Class
15 defaulted. The default rate on these loans was 45.1%. In 2007, the default rate exceeded 50%.
16 In addition, 5,401 class members defaulted without making a single payment of principal, and
17 2,793 of them made no payment whatsoever (the others made one partial initial interest payment
18 due to the timing of their loan funding (early in the month) but paid nothing thereafter).

19 22. Attached hereto as Exhibit F is a true and correct copy of class representative
20 Eduardo de la Torre’s Promissory Note.

21 23. Attached hereto as Exhibit G is a true and correct copy of class representative Lori
22 Saysourivong’s Promissory Note.

23 24. Attached hereto as Exhibit H is a true and correct copy of one of class member
24 Arthur Vardanyan’s Promissory Notes (he took out five CashCall loans during the class period).

25 / / /

26 / / /

1 I declare under penalty of perjury under the laws of the United States that the foregoing is
2 true and correct and that this declaration was executed on October 17, 2013, at Orange,
3 California.

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6 Ethan Post

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EXHIBIT A

Unsecured Loans at CashCall: Quick Money, Fast Cash Loans Online - Microsoft Internet Explorer provided by Ceira T...

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Call us with any questions you have at 1-866-590-CASH

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"Get \$1,000's in your checking account in a day."

Call us to apply or with any questions you have at
1-866-590-CASH

Or fill out an application online by clicking here: **APPLY NOW**

- Takes just 5 minutes to apply
- No collateral. We trust you!
- Monthly payment of about \$200

OUR RATES

CashCall Advantage

CLICK THE HEADLINES TO FIND OUT MORE:

- How secure is my information?
- How fast will I get my money?

VeriSign Secured VERIFY

Business Reliability Report

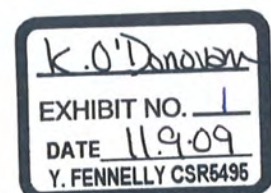
HACKER SAFE TESTED 04-APR

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Our Rates APPLY NOW

Here are our current rates. Please be aware that not all applicants will qualify for every loan product or the lowest interest rate for a particular loan product. Some applicants will not qualify for any of our products. Our lowest rates and higher loan products are reserved for customers with excellent credit. CashCall reserves the right to change the rates and loan products without notice.

Loan Product	Interest Rate	Annual Percentage Rate
\$10,000 Loan	44%	44.38%
\$5,075 Loan	59%	59.90%
\$2,600 Loan	96%	99.25%
\$1,075 Loan	89%	96.78%

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Customer Testimonials [APPLY NOW](#)

To Whom It May Concern,

My name is Amber-Lee G. and I have had all kinds of trouble getting a Financial Institution to believe in me enough to give me a loan. I am a married, working mother who really messed up her credit during those crazy teenage years. Then I get your flier in the mail, I call and talk to your wonderful representative Kyle and he has helped me take a million pounds off my shoulders. He was totally professional, but also caring and understanding, which is rare. I hope you treasure Kyle as an employee, because if he helps everyone, the way he helped me, you will have a very successful business!

Thanks again for everything...

Amber G.

I applied and was approved for one of your loans yesterday and I wanted to write and tell you about my experience. My loan agent, Mark M. was amazing! He handled everything very professionally and quickly. He was extremely patient, helpful and very courteous at ALL TIMES. There was NO STRESS or pressure what so ever. He walked us through the whole procedure and made sure we understood each step before moving on to the next one. I ended up having to call him back with a correction and he took care of it immediately. He was just a true joy and I just can't say enough. I hope you will give him the recognition he so deserves because it has been a very long time since I have had wonderful service like this! This was a totally stress free and wonderful experience! Thank you Mark!!

Yours Truly,

T Matthews Sr.

Just wanted to let you know that I truly appreciated your service and professionalism. You went above and beyond the courtesy which I expected. I am pretty sure that Cash Call lends primarily to people who can not obtain loans via mainstream financial institutions. Many times when employees realize that they are speaking with people with not many options, they do not feel the need (and fail to) offer courtesy, respect, attentiveness and be of good nature. You exhibited all of these qualities. You returned my calls promptly and even when to the extent of providing your cell number and calling me after you were off work. By the way, the message you left on my answering machine exhibited confidentiality.

At my request, please forward this email to your manager and their supervisor. If you are not comfortable or if it is not in within your company policy, please provide me with their names.

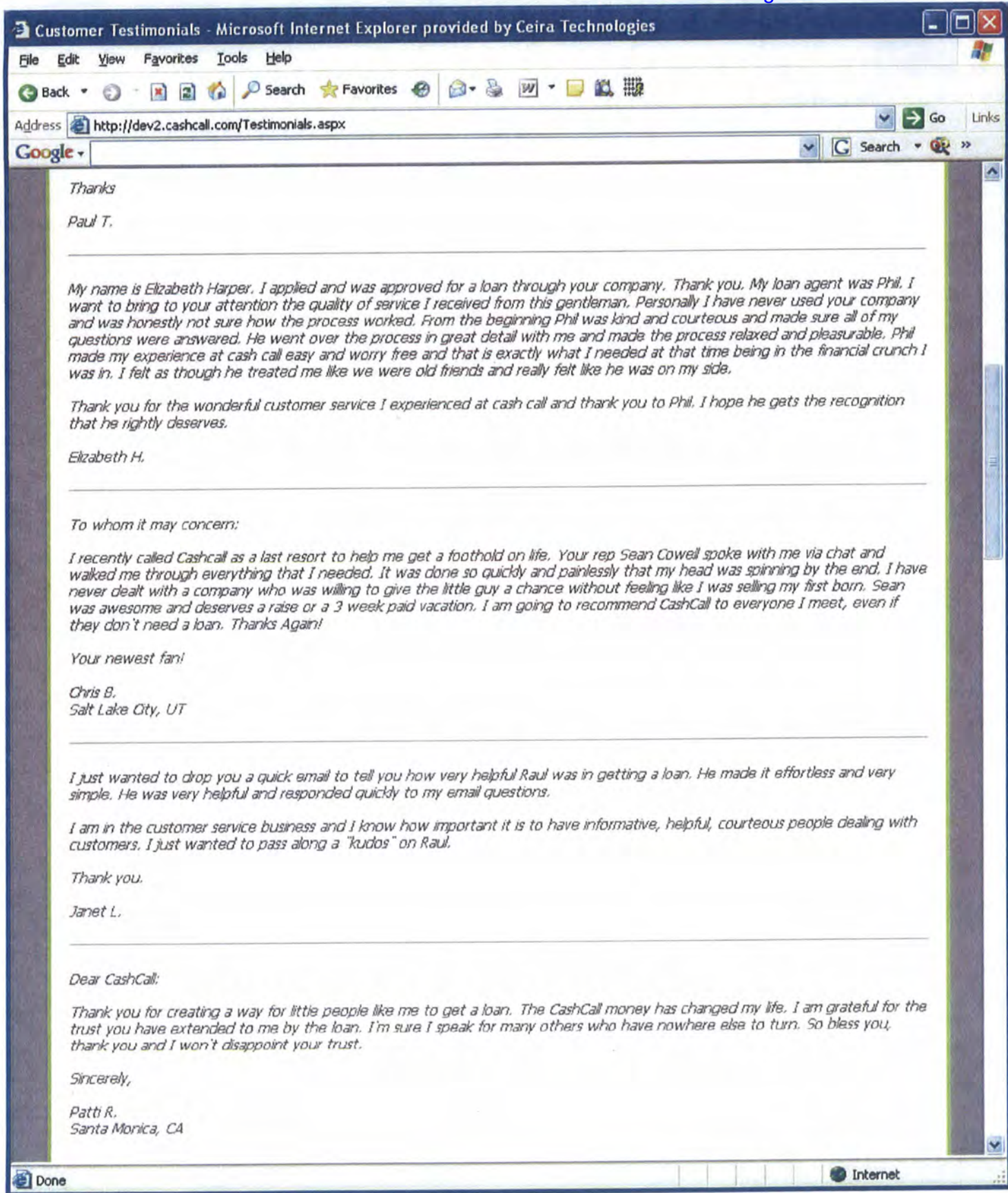
Good service and good will deserves to be acknowledged and recognized.

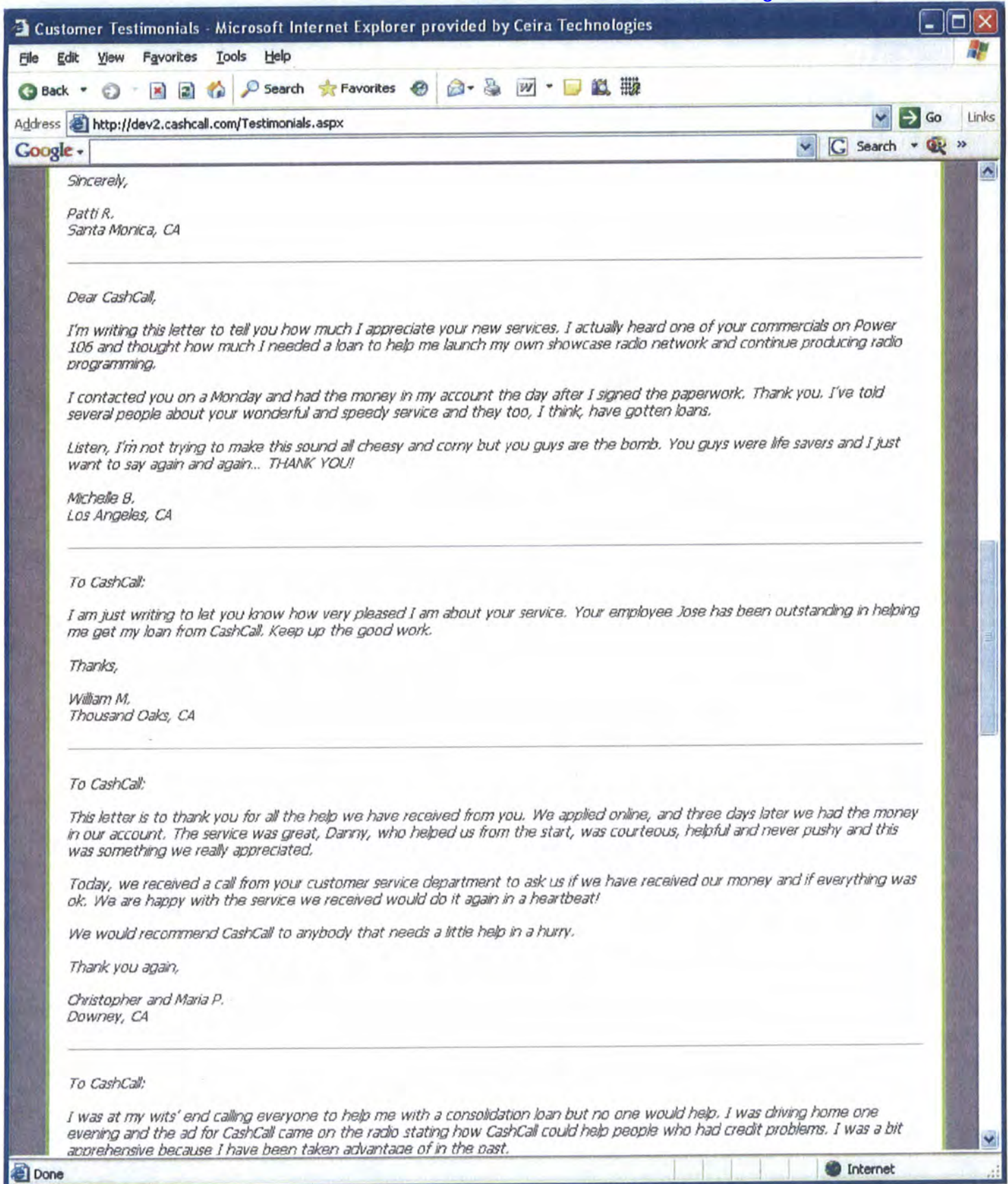
Take care young man and thanks again.

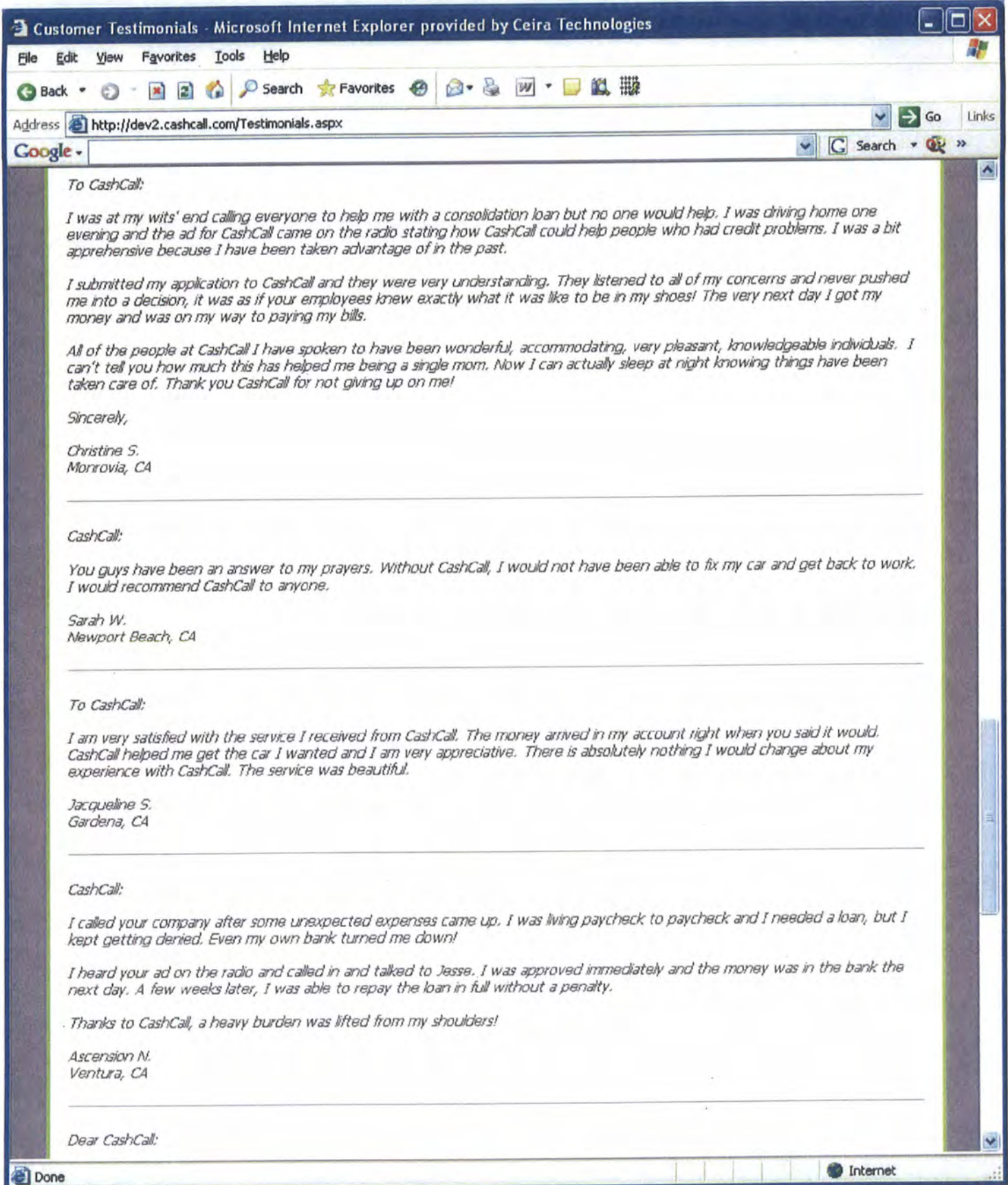
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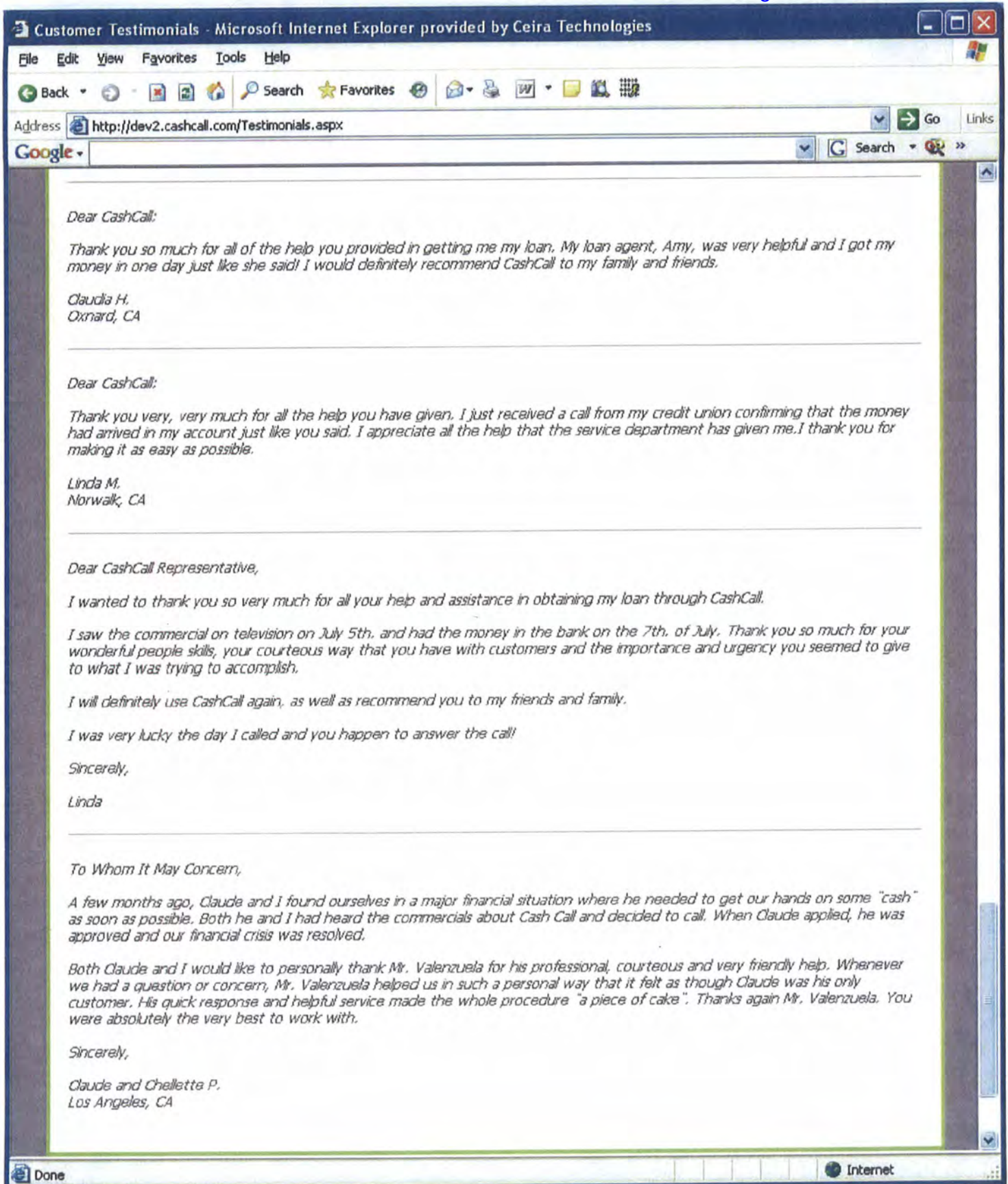
Paul T.

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About Us

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Who Are We?

CashCall, Inc. is revolutionizing the lending industry with its fully automated online lending program. Our state-of-the-art technology allows CashCall to wire loan proceeds directly into your bank account within hours after you have applied for a loan. That's right – if you apply before 11 a.m. and are approved, you will have the money in your account that day!

In establishing CashCall, the company's president recognized the need to simplify the loan application process and shorten the funding period. He believed that the application process used by other lenders was far too complicated and cumbersome. He understood that people in need of money simply could not afford to wait days to find out if they were approved and then weeks to finally receive their money.

As a result, CashCall has quickly become a pioneer in the lending industry by eliminating the red tape and getting you your money in as little as a few hours.

How to contact us?

Telephone

To speak to a customer service representative 1-877-525-2274
(Mon-Fri 8am - 7pm, Sat 8am - 5pm)

To apply for a loan by phone 1-866-590-CASH (2274)
(24 hours / 7 days a week)

Fax

To fax in your loan related documents 1-949-225-4699

Mail

Send your general inquiries and correspondence to the following addresses:
CashCall, Inc.
17360 Brookhurst Street
Fountain Valley, CA 92708

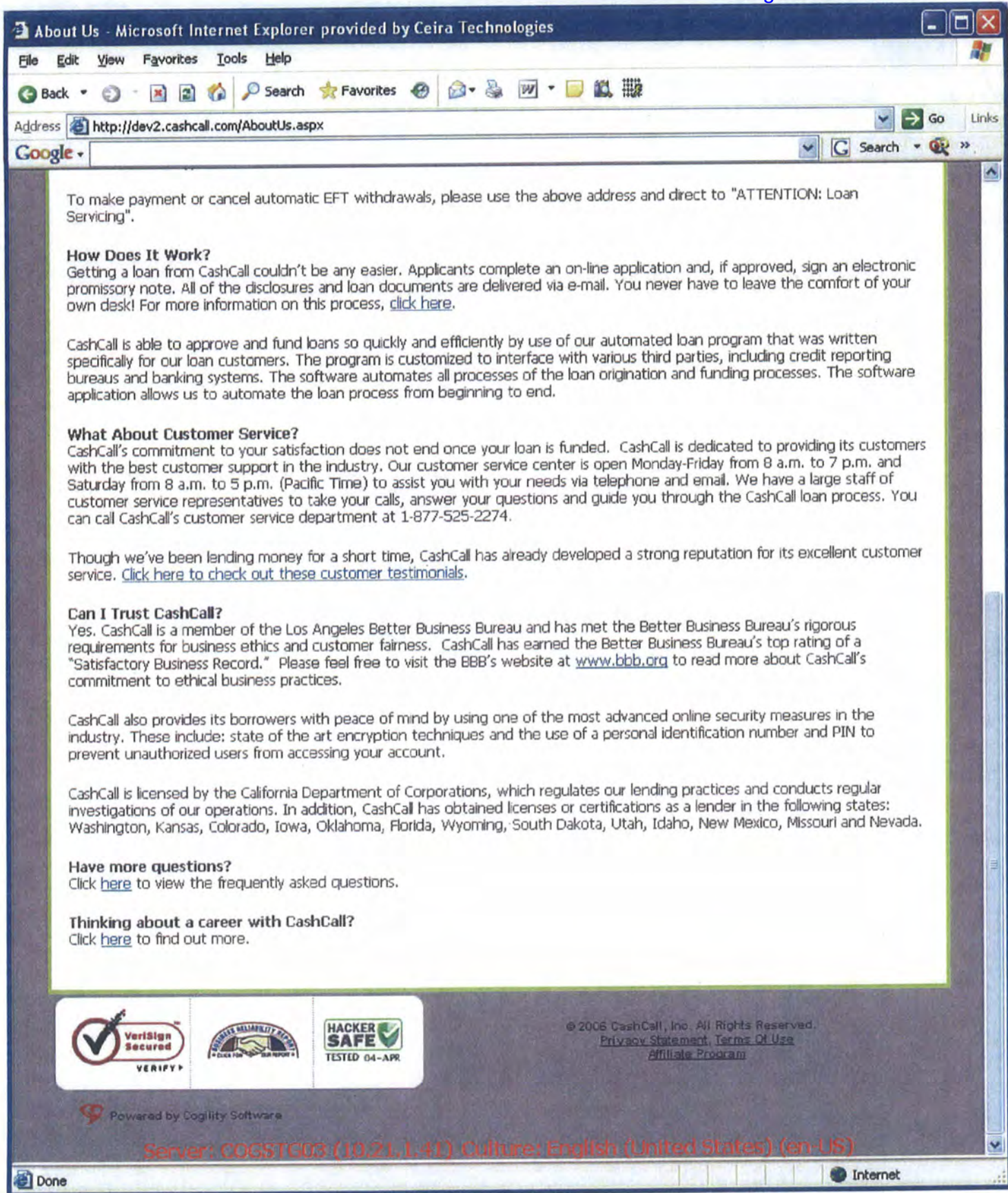
To make payment or cancel automatic EFT withdrawals, please use the above address and direct to "ATTENTION: Loan Servicing".

How Does It Work?

Getting a loan from CashCall couldn't be any easier. Applicants complete an on-line application and, if approved, sign an electronic promissory note. All of the disclosures and loan documents are delivered via e-mail. You never have to leave the comfort of your own desk! For more information on this process, [click here](#).

CashCall is able to approve and fund loans so quickly and efficiently by use of our automated loan program that was written specifically for our loan customers. The program is customized to interface with various third parties, including credit reporting bureaus and banking systems. The software automates all processes of the loan origination and funding processes. The software application allows us to automate the loan process from beginning to end.

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FAQ - Frequently Asked Questions APPLY NOW

- What types of loan does CashCall offer?**
 CashCall offers personal loans of \$2,600, \$5,075, \$10,000 and \$20,000 that are not secured by personal property or collateral like a home or car. You can have your loan wired to your checking account in one business day. In some cases, you'll get the money on the same day you apply for the loan.
- What can I do with the money I get from CashCall?**
 Use your money for whatever purpose you'd like. If you have bills due, something necessary you need to buy, or just want to have some fun – a CashCall loan is the answer.
- How long do I have to pay back my loan?**
 The \$20,000, \$10,000 and \$5,075 loans will be amortized over 120 months while the \$2,600 loan will be amortized over 42 months. You will make monthly payments of principal and interest. However, you can pay back your loan at any point without penalty.
- Who can apply for a loan?**
 CashCall is currently accepting applications from borrowers [in these states](#). We are in the process of acquiring licenses in several other states. In order to apply for a loan, you must be at least 21 years old and have a valid checking account.
- What kind of documentation will I need to provide to the lender for verification?**
 Our streamlined loan process minimizes the number of documents required. You will need to provide only a copy of your driver's license and a voided check from an active checking account. If you are self-employed, you will need to submit a copy of your most recent bank statement and certain tax documents.
- Is CashCall licensed?**
 CashCall has obtained licenses or certifications as a lender in the following states: California, Washington, Kansas, Colorado, Iowa, Oklahoma, Florida, Wyoming, South Dakota, Utah, Idaho, New Mexico, Missouri and Nevada.
- How do I apply for a loan?**
 Simply complete this [online application](#).
- How much does the application cost?**
 Nothing -- our online application is free. You will not be charged an application fee for filling out the online application.
- I'm not comfortable providing my social security number online. What should I do?**
 Since our application is secure ([verisign.com](#)), you should not be concerned about any information you enter on your application. However, we understand that many people are uncomfortable providing sensitive information on the web. If you do not wish to provide this information, simply call us at 1-866-590-CASH (2274) to submit an application over the phone.
- Will you pull my credit report?**
 If you complete the application, we will pull your credit report to enable us to make a credit decision on your application. If you abandon your application before completing it, your credit report will not be pulled.
- How long will it take for me to hear whether I have been approved?**
 CashCall will usually provide you with a decision via e-mail *minutes* after you have submitted your application – no matter what time of day or night you apply.
- What happens after my application is approved?**
 You will be asked to fax in a copy of your driver's license and a voided check so that we can wire the funds to your bank account. You will then have an opportunity to review the payment terms and make a decision whether to accept or reject the loan offer. If you decide to accept our offer, you will complete our on-line loan agreement and execute the loan agreement electronically by checking the appropriate boxes using the mouse on your computer. You must execute the online loan agreement in order for us to fund your loan.
- How fast will I get my money?**

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How fast will I get my money?
Once you are approved and sign the online loan agreement, in almost all cases you will receive the money in your bank account on the next business day.

What is the APR and how is it calculated?
The Annual Percentage Rate (APR) is the cost of the extended credit expressed as an annualized rate.

What fees will I have to pay to get my loan?
CashCall charges a one-time origination fee of \$75.00 on all funded loans. The fee will be withdrawn directly from your loan proceeds. There are no other fees.

When will my first payment be due?
Your first payment will be due approximately 15-45 days after you receive your money.

How secure is my information?
One of our highest priorities is to ensure your privacy, which we do by using some of the most advanced online security measures in the industry. These include:

- o State of the art encryption using SSL: protects the information sent between your computer and our secure site.
- o A unique user name/password system: prevents unauthorized users from accessing your account information.

How do I make my payments?
All of your payments will be made through monthly automatic electronic debits from your checking account (EFT).

Are EFT payments safe?
Yes. We use a secure server and the most advanced online security measures.

Can I cancel my automatic EFT payments and pay you by check?
Yes. To cancel automatic EFT withdrawals, please provide written notice to the following address:

CashCall, Inc.
Attn: Loan Servicing
17360 Brookhurst Street
Fountain Valley, CA 92708

Can I pay off my loan early without a penalty?
Yes - CashCall does not charge prepayment fees. You can pay off any portion of your loan at any time without incurring a penalty. Click [here](#) to pay off your loan early.

Can I check my loan balance online?
Yes. Once your loan has been approved, you will be able to obtain your loan balance, payment due dates and payoff information on our secure website.

What qualifications do I need for this loan?
Your qualification for this loan is based primarily on your credit history and income.

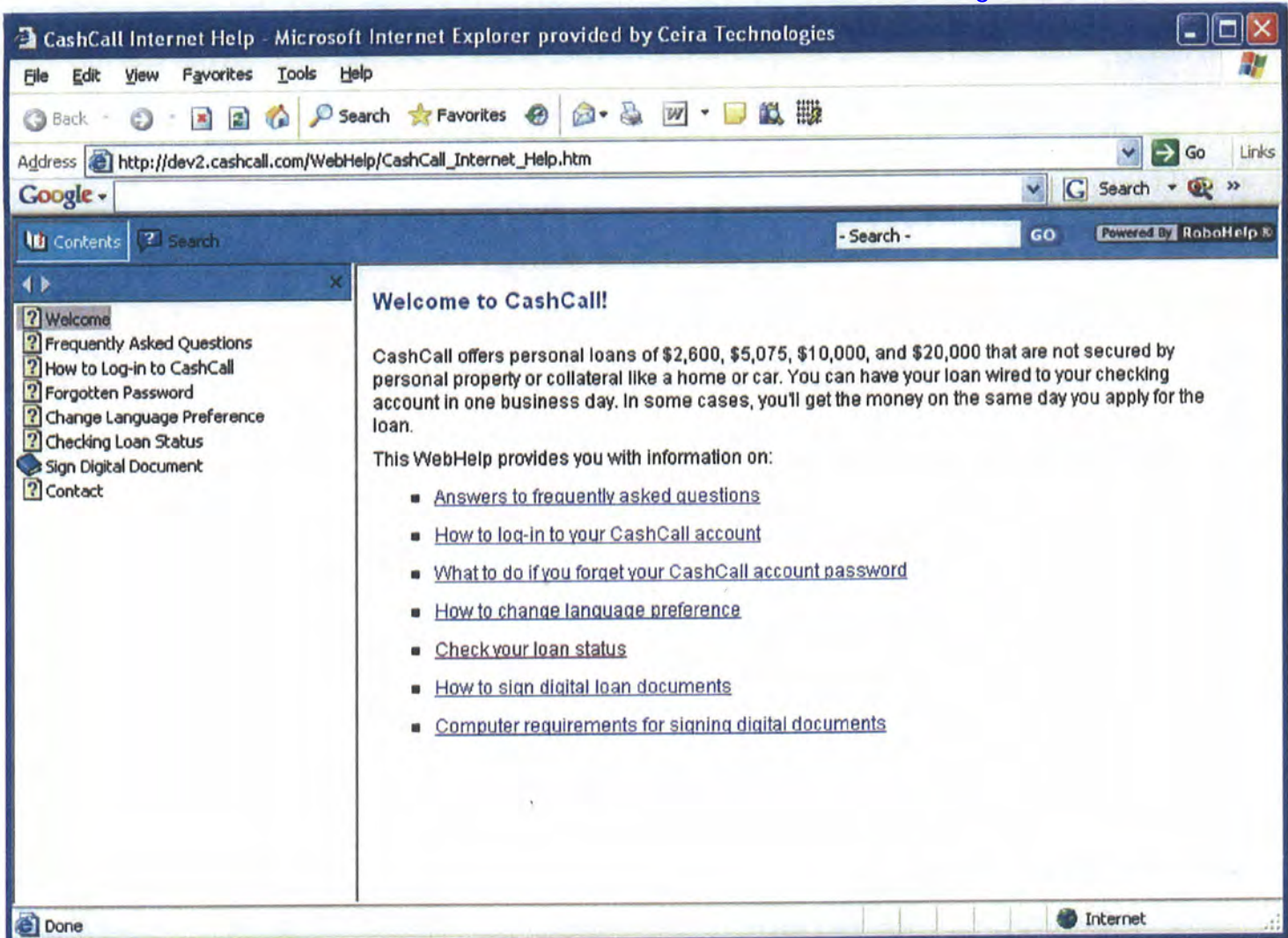
How good does my credit need to be? Do I need excellent credit?
Excellent credit is not necessary, although it can improve your chances of qualifying. Qualification is also based on income, so even excellent credit does not guarantee approval for the loan.

What steps can I take to ensure the security of my account information?
There are several things you can do to protect your account information:

- o Never reveal user name or password to anyone.
- o Always log off of the web site and close your browser before leaving your computer for an extended period of time.
- o Always log off of the web site before accessing other web sites. We also recommend closing and opening a new browser window before accessing other web sites.

Who do I contact for general information and questions about my loan?
You can call CashCall's customer service department at 1-877-525-2274 any time from Monday to Friday from 8 a.m. to 7 p.m. and Saturday from 8 a.m. to 5 p.m. Pacific time.

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Privacy Statement [APPLY NOW](#)

Introduction

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information We May Collect

CashCall gathers only the customer information that is needed to administer its business and provide superior service to our customers. The categories of nonpublic personal information that may be collected about you include:

- Information we receive from you on applications or other forms (such as your name, address, phone number, or Social Security Number);
- Information about your transactions with us (such as account activity, payment history, or account balance); and
- Information we receive from a consumer reporting agency (such as your creditworthiness or credit history).

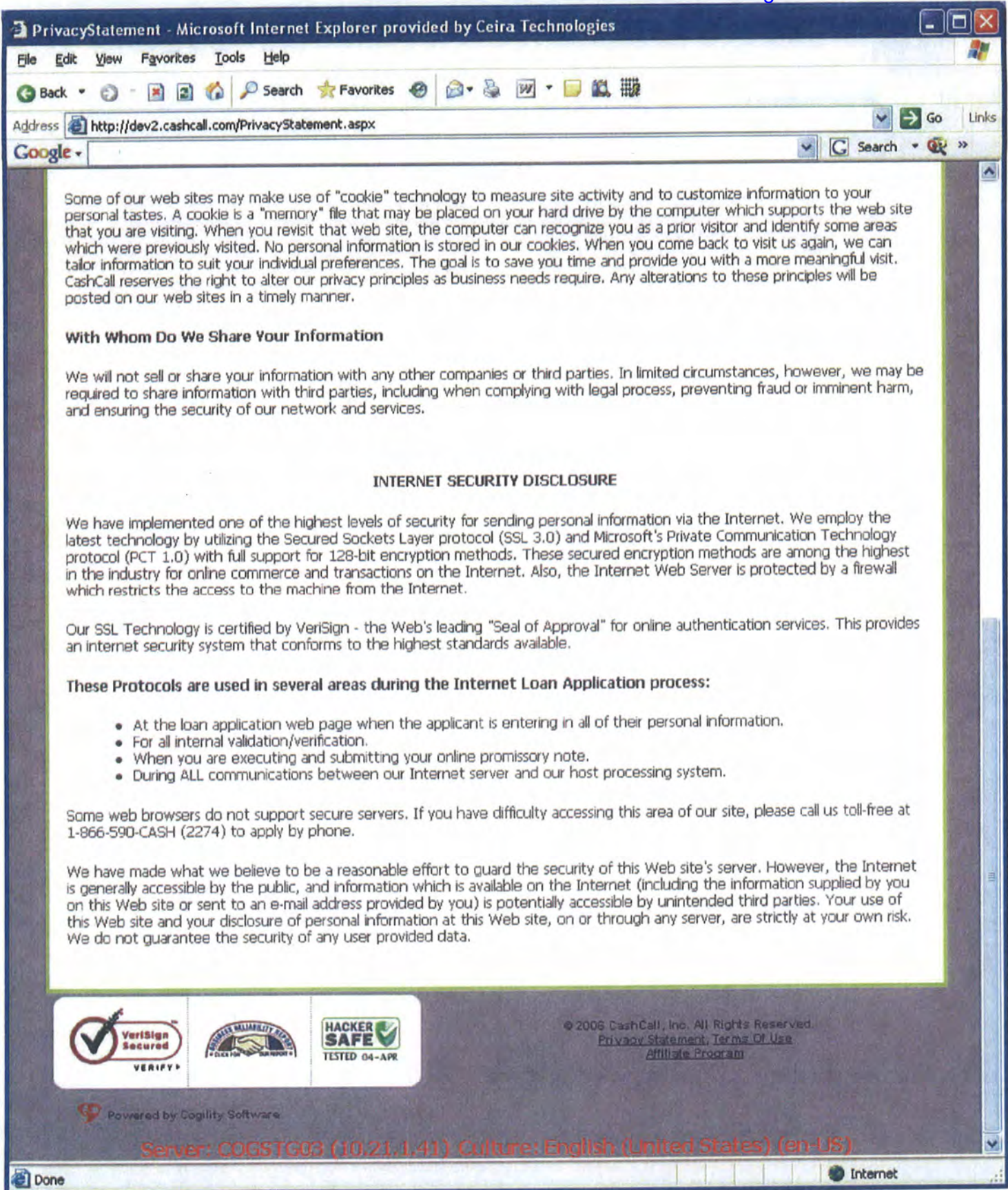
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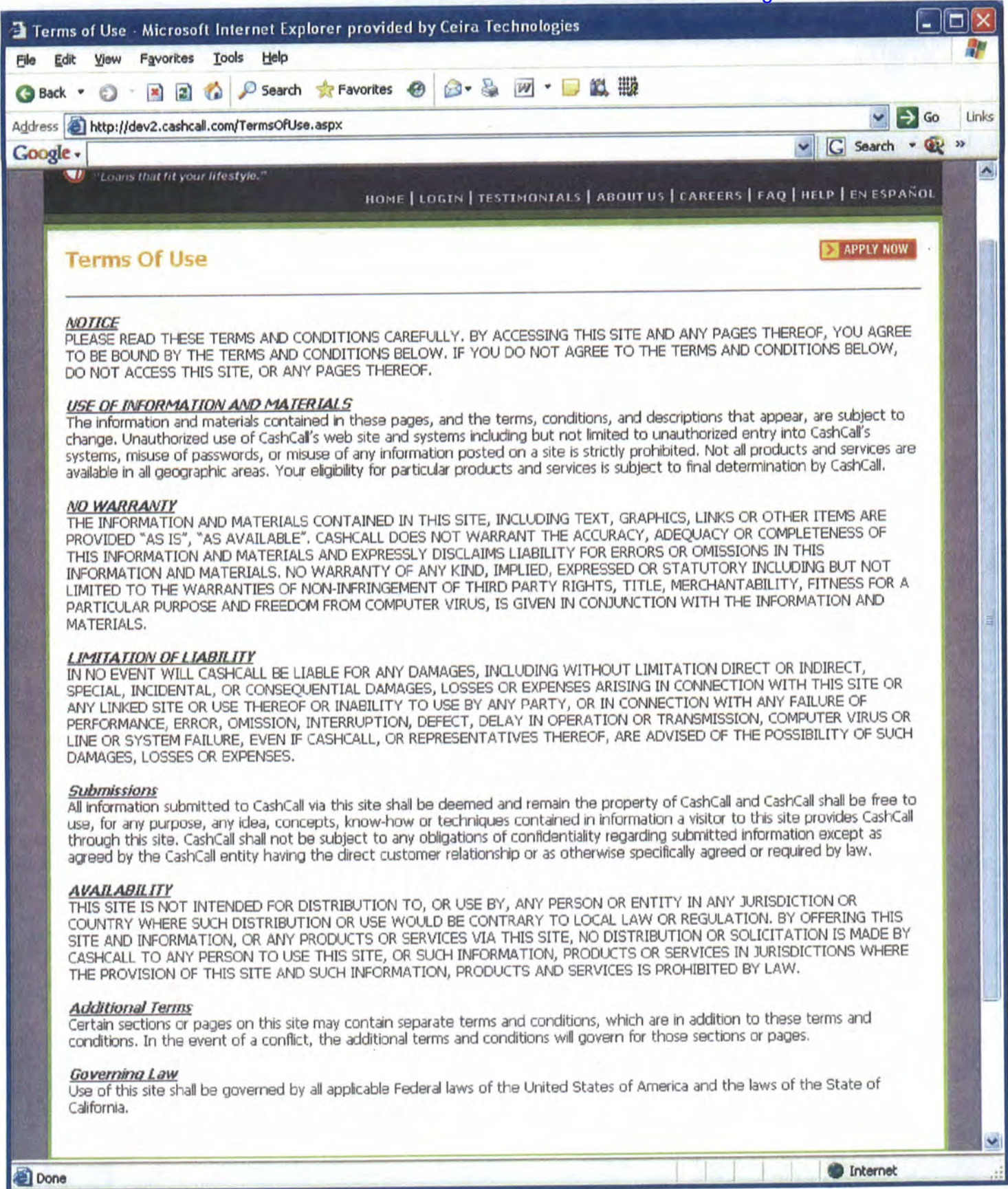
There are also opportunities on our web sites for you to provide us with information about you, such as your name, mailing address and e-mail address. If you choose to share any personal information with us, we may store it or use it for marketing research.

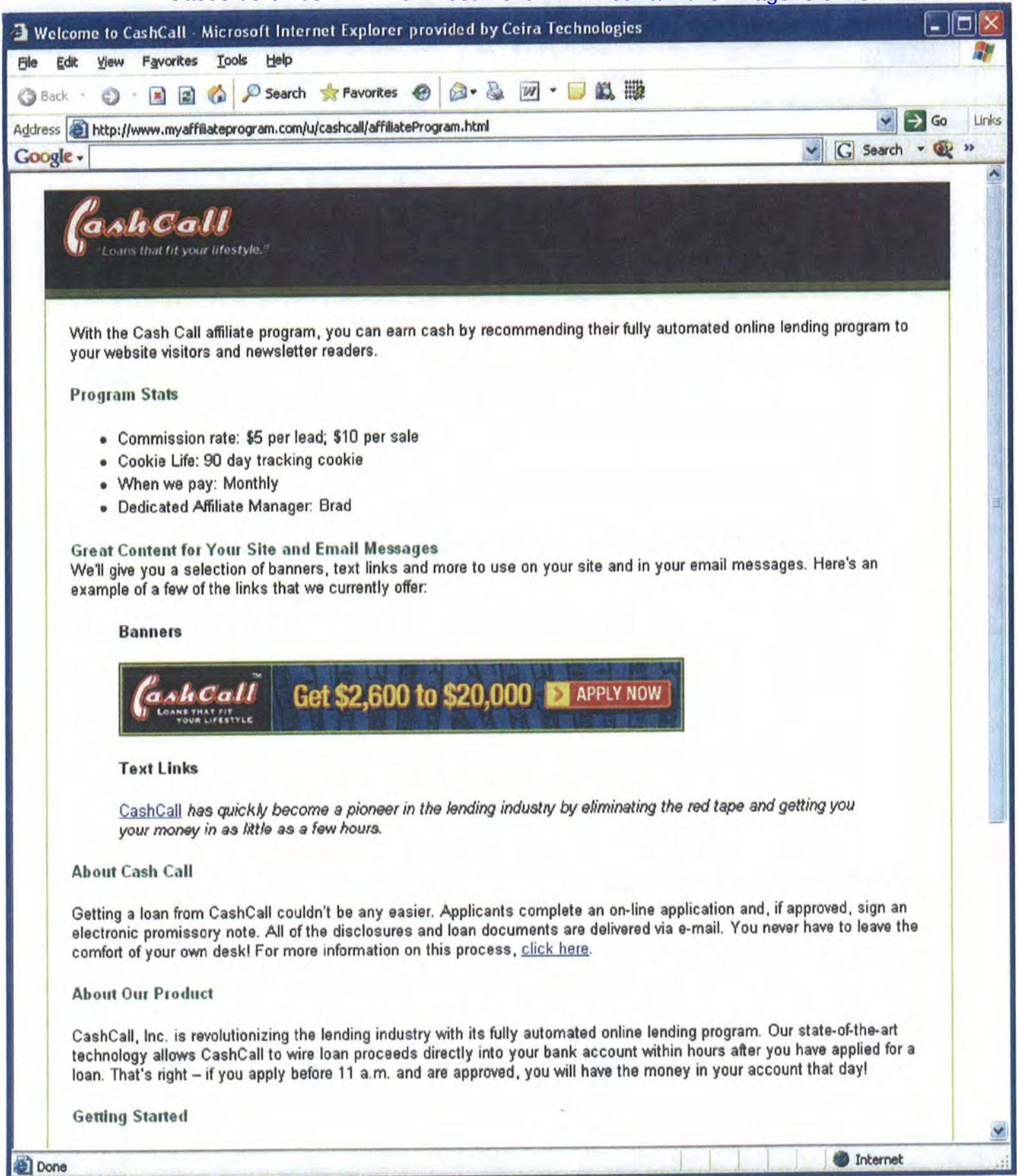
Some of our web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is a "memory" file that may be placed on your hard drive by the computer which supports the web site that you are visiting. When you revisit that web site, the computer can recognize you as a prior visitor and identify some areas which were previously visited. No personal information is stored in our cookies. When you come back to visit us again, we can tailor information to suit your individual preferences. The goal is to save you time and provide you with a more meaningful visit. CashCall reserves the right to alter our privacy principles as business needs require. Any alterations to these principles will be posted on our web sites in a timely manner.

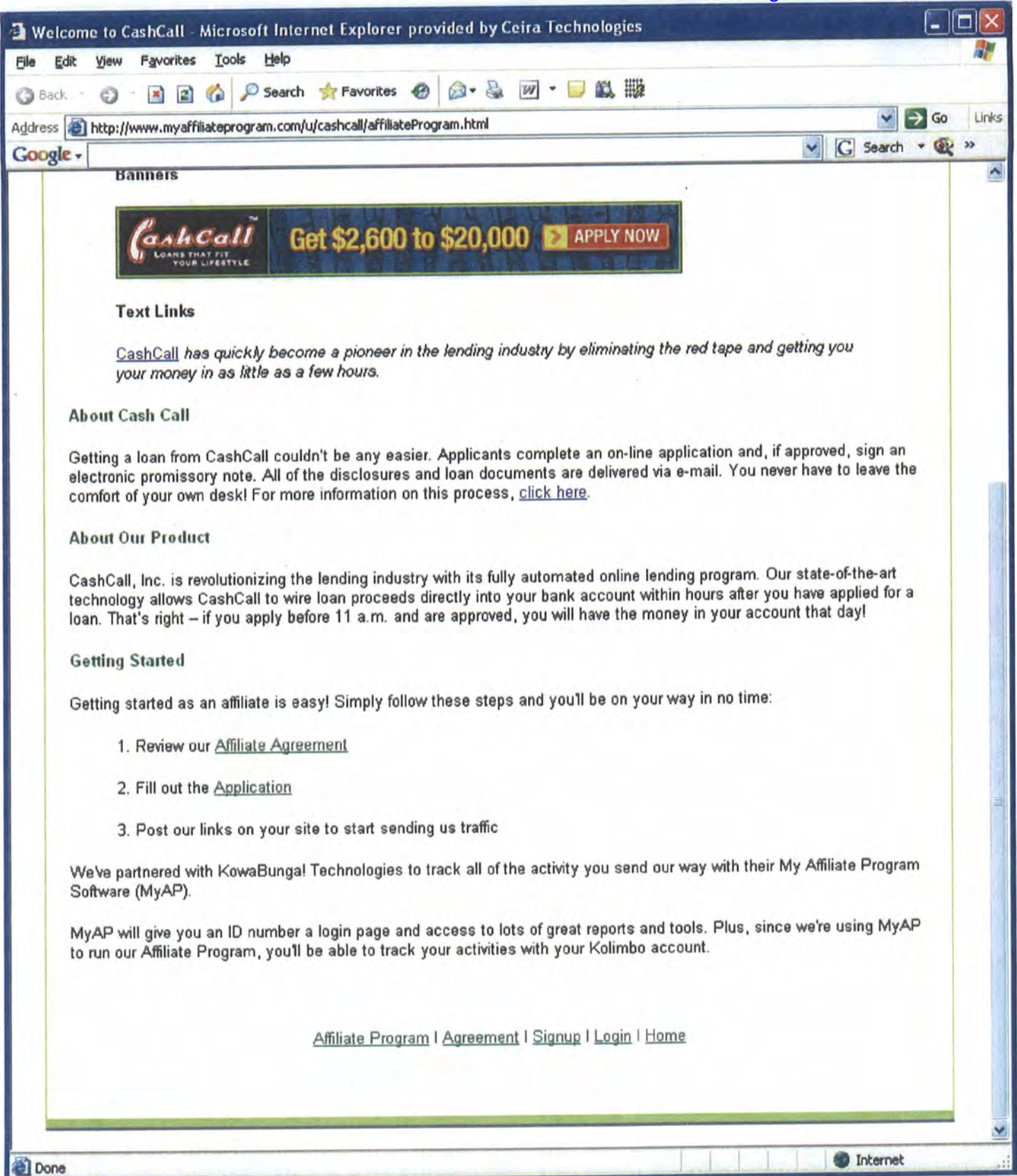
With Whom Do We Share Your Information

Done Internet









Application - Microsoft Internet Explorer provided by Ceira Technologies

File Edit View Favorites Tools Help

Back Forward Stop Reload Search Favorites

Address <http://dev2.cashcall.com/LoanApp/Application.aspx> Go Links

Google Search

Server: COG5TG03 (10.21.1.41) Culture: English (United States) (en-US)


CashCall
"Loans that fit your lifestyle."

Call us with any questions you have at 1-866-590-CASH

HOME | LOGIN | TESTIMONIALS | ABOUT US | CAREERS | FAQ | HELP | EN ESPAÑOL

Secure Loan Application

Please fill out the following application or you can give us a call at 1-866-590-CASH (2274) and reach a loan agent to help you through the application process.

 VERIFY

[Fill With Data](#)

Personal Information

First Name:

Middle Initial:

Last Name:

Date of Birth: Month: Day: Year:

Driver's License/ID Number:

Social Security Number: (nnn-nn-nnnn) Driver's License/ID State:

Home Address

Street Number: Street Name: Street Abbv.:

Apartment: City:

State: Zip Code:

Contact Information

Home Phone: (nnn-nnn-nnnn) Mobile Phone: (nnn-nnn-nnnn)

Work Phone: Ext.: Email Address:

Previous Address

Have you moved in the past 6 months ☐ Yes ☒ No

Current Employment Information

Are you self-employed?: ☐ Yes ☒ No

Internet

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Google Search

Current Employment Information

Are you self-employed? ☐ Yes ☒ No

Employer Name: Employer Phone: Ext.:

Job Title:

Employment Address

Street Number: Street Name: Street Abbv.:
 Suite: City:
 State: Zip Code:

Payday Information

Please fill in your payday information.

Type: Day 1:

Monthly Income and Expenses

Monthly Gross Income: Total Estimated Monthly Expenses:
 Rent Or Own: ☐ Rent ☒ Own Monthly Rent Amount:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Loan Purpose and Referrer

Why are you applying for this loan?:

How did you hear about CashCall?:

References

Please provide two reference names and phone numbers.

Full Name 1: Phone Number 1: (nnn-xxx-xxxx)

Full Name 2: Phone Number 2: (nnn-xxx-xxxx)

Please provide the name and phone number of the closest family member in case of emergency.

Relative Full Name: Relative Phone Number: (nnn-xxx-xxxx)

Verbal Pledge

Please explain in one sentence what makes you a good credit risk for this loan.

Internet

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Address <http://dev2.cashcall.com/LoanApp/Application.aspx> Go Links

Google Search

Verbal Pledge

Please explain in one sentence what makes you a good credit risk for this loan.

Testing

Username and Password

Username: Your **username** must contain at least 3 characters. Do not include special characters (e.g.: &, *, @, #, -).

Password: Your **password** must contain at least 6 characters. Do not include special characters (e.g.: &, *, @, #, -).

Re-type Password:

E-Sign Agreement

To apply for and obtain a loan from CashCall, Inc., you must agree to receive all information and disclosures electronically prior to submitting your loan application. Once you provide consent, you will not be able to withdraw it. This consent applies only to the current loan transaction.

The following information will be provided by electronic communication:

- CashCall Promissory Note and Truth In Lending Disclosure Statement and any applicable attachments;
- Electronic Funds Transfer Act Authorization and Disclosure;
- Notices of changes to any of the agreements listed above;
- Loan settlement statement;

☒ I Agree ☐ I Disagree [Print Agreement](#)

Credit Agreement

You understand that by clicking on the I AGREE button immediately following this notice, you are providing 'written instructions' to CashCall, Inc., under the Fair Credit Reporting Act authorizing CashCall, Inc., to obtain information from your personal credit profile or other information from Experian.


☒ I Agree ☐ I Disagree [Print Agreement](#)

Privacy Statement

I have read and understand CashCall's Privacy Statement. [Privacy Statement](#)

☒ I Agree ☐ I Disagree

Click "Submit" and wait for the next page (do not click a second time).

 **Submit**

Internet

E-Sign Agreement

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- Notices of changes to any of the agreements listed above;
- Loan settlement statement;
- Adverse Action Notifications; and
- All inquiries, notices and delinquency information to you about your account or your payments on the account.

To apply for and receive a loan from CashCall and to receive all of the documents and information referenced above by electronic communication, you must have a personal computer (PC) or Macintosh computer with the following specifications: A secure Web Browser with 128 bit encryption and Java Script enabled and Internet access through an Internet Service Provider (ISP). We support most current commercially accepted browser versions supplied by Microsoft Internet Explorer.

If you wish to change the e-mail address at which you will receive communications from CashCall, please-mail us at info@cashcall.com or send written notification to:

CashCall, Inc.
17360 Brookhurst Street
Fountain Valley, CA 92708
Attn: Electronic Notification Dept.

You may obtain a paper copy of any disclosure provided to you electronically by sending a request in writing to the address listed above.

Credit Agreement

You understand that by clicking on the I AGREE button immediately following this notice, you are providing 'written instructions' to CashCall, Inc., under the Fair Credit Reporting Act authorizing CashCall, Inc., to obtain information from your personal credit profile or other information from Experian.